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641—201.18(135,78GA,ch41) External review. This rule is intended to implement the provisions of 1999 Iowa Acts, chapter 41, to provide a uniform process for enrollees of organized delivery systems to appeal a final adverse coverage decision based on medical necessity. This rule applies to any ODS that issues health plans or policies delivered in the state of Iowa. At the time of a coverage decision, an organized delivery system shall notify the enrollee in writing of the right to have the coverage decision reviewed under the external review process established pursuant to 1999 Iowa Acts, chapter 41, by the division of insurance. The request for an external review shall meet the requirements of the commissioner contained at 191—Chapter 76.